

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0416-1  
Case: 07-17570

User: nbullock  
Form ID: B9A

Page 1 of 2  
Total Served: 32

Date Rcvd: Aug 14, 2007

The following entities were served by first class mail on Aug 16, 2007.

db +Roger J. Meadows, Jr., 402 N. Hammonds Ferry Road, Linthicum, MD 21090-1902  
aty +Andrew G. Wilson, II, 275 West Street, Suite 216, Annapolis, MD 21401-3463  
tr +Mark J. Friedman, DLA Piper US LLP, 6225 Smith Avenue, Baltimore, MD 21209-3626  
24276673 +1st Data, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614  
24276675 +American Express, PO Box 978, Wood Dale, IL 60191-0978  
24276702 +Anne Arundel County, Maryland, Office of Law, 2660 Riva Road, 4th Floor, Annapolis, MD 21401-7055  
24276677 +Bank Of America, PO Box 1758, Newark, NJ 07101-1758  
24276678 Bank Of America, Bankruptcy Department, 4060 Ogletown / Stanton Road, Newark, DE 19713  
24276680 +Becky Meadows, 605 Binstead, Glen Burnie, MD 21060-7325  
24276681 +Bronson & Migliaccio, LLP, 808 Landmark Drive, Ste. 227, Glen Burnie, MD 21061-4985  
24276684 Comptroller Of Maryland, P.O. Box 17132, Baltimore, MD 21297-0175  
24276704 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305  
24276685 +DirectTV, Customer Service, PO Box 60036, Los Angeles, CA 90060-0036  
24276687 +Equifax, P.O. Box 740256, Atlanta, GA 30374-0256  
24276688 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
24276689 +Gary M. Janis, Esq., 8028 Ritchie Highway, #300, Pasadena, MD 21122-1360  
24276691 Kawasaki Retail Services, P.O. Box 703, Wood Dale, IL 60191-0703  
24276692 MBNA, PO Box 15726, Willmington, DE 19886-5726  
24276693 +MBNA America, P.O. Box 15137, Wilmington, DE 19886-5137  
24276694 National City, P.O. Box 856176, Louisville, KY 40285-6176  
24276695 +North American Bancard, 969 Chicago Road, Troy, MI 48083-4227  
24276703 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2201  
24276696 +Trans Union, P.O. Box 1000, Chester, PA 19022-2001  
24276697 Walmart Discover Card, PO Box 960024, Orlando, FL 32896-0024  
24276698 +War Memorial Hospital, C/O Booth & McCarthy, PO Box 4669, Bridgeport, WV 26330-4669

The following entities were served by electronic transmission on Aug 14, 2007.

tr +EDI: QMJFRIEDMAN.COM Aug 14 2007 16:43:00 Mark J. Friedman, DLA Piper US LLP, 6225 Smith Avenue, Baltimore, MD 21209-3626  
24276674 EDI: AMEREXPRESS.COM Aug 14 2007 16:43:00 American Express, P.O. Box 297879, Ft. Lauderdale, FL 33329-7879  
24276676 +EDI: ARROW.COM Aug 14 2007 16:43:00 Arrow Financial Services, LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610  
24276677 +EDI: BANKAMER2.COM Aug 14 2007 16:43:00 Bank Of America, PO Box 1758, Newark, NJ 07101-1758  
24276679 +E-mail/PDF: bknotices@bankofthewest.com Aug 14 2007 20:00:33 Bank Of The West, 1450 Treat Boulevard, Walnut Creek, CA 94597-7579  
24276682 +EDI: CAPITALONE.COM Aug 14 2007 16:43:00 Capital One Bank, P.O. Box 85520, Richmond, VA 23285-5520  
24276683 EDI: CHASE.COM Aug 14 2007 16:43:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
24276686 EDI: DISCOVER.COM Aug 14 2007 16:43:00 Discover Card, P.O. Box 15251, Wilmington, DE 19886  
24276690 EDI: IRS.COM Aug 14 2007 16:43:00 Internal Revenue Service, Centralized Solvency Operations, PO Box 21126, Philadelphia, PA 19114  
24276691 EDI: HFC.COM Aug 14 2007 16:43:00 Kawasaki Retail Services, P.O. Box 703, Wood Dale, IL 60191-0703  
24276692 EDI: BANKAMER2.COM Aug 14 2007 16:43:00 MBNA, PO Box 15726, Willmington, DE 19886-5726  
24276693 +EDI: BANKAMER2.COM Aug 14 2007 16:43:00 MBNA America, P.O. Box 15137, Wilmington, DE 19886-5137

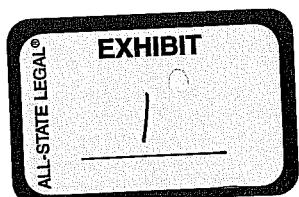
TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.



District/off: 0416-1  
Case: 07-17579

User: nbullock  
Form ID: B9A

Page 2 of 2  
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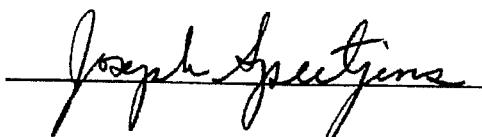
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2007

Signature:



FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (10/05)

Case Number 07-17579

**UNITED STATES BANKRUPTCY COURT**  
District of Maryland

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/13/07.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.

All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**\*\*\* See Reverse Side For Important Explanations and Possible Dismissal \*\*\***

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roger J. Meadows Jr.  
402 N. Hammonds Ferry Road  
Linthicum, MD 21090

Case Number: 07-17579 RAG	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-8767
Attorney for Debtor(s) (name and address): Andrew G. Wilson II 275 West Street Suite 216 Annapolis, MD 21401 Telephone number: (410) 626-6111	Bankruptcy Trustee (name and address): Mark J. Friedman DLA Piper US LLP 6225 Smith Avenue Baltimore, MD 21209-3600 Telephone number: (410) 580-3000

**Meeting of Creditors**

Date: **September 21, 2007**

Time: **09:00 AM**

Location: **101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Pleadings must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/20/07**  
**Deadline to Object to Exemptions:** Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> Baltimore Division 101 West Lombard Street, Ste. 8308 Baltimore, MD 21201 Telephone number: (410) 962-2688	<b>For the Court:</b> Clerk of the Bankruptcy Court: Mark D. Sammons
Hours Open: Monday – Friday 8:00 AM – 4:00 PM	Date: 8/14/07

Attorney at Law  
275 West Street • Suite 216  
ANNAPOLIS, MARYLAND 21401  
Telephone (410) 573-0001 • Facsimile (410) 267-8072

August 21, 2007

North American Bancard  
969 Chicago Road  
Troy, MI 48083

## LEGAL NOTICE OF REPRESENTATION OF CONSUMER DEBTOR

### In the Matter of:

Meadows, Roger J. Jr.  
402 N. Hammonds Ferry Road  
Linthicum, MD 21090  
Debtors SS#: --- -- 8767  
Your Account or File No: 8788290055753

Dear Sir or Madam:

Please be advised that the consumer debtor in the matter referenced above has retained the services of the Law Offices of Andrew G. Wilson, II, P.C. to assist in the matter of debt relief. The purpose of this letter is to provide you with written notice in your capacity as a creditor, collection agent, or collection attorney that this consumer debtor, now our client, is in fact and in law **REPRESENTED BY AN ATTORNEY**. As a result of this notice, and pursuant to Section 1692(b)(6) of Title 15 of the United States Code and Section 14-201 et seq. of the Maryland General Statutes, you are to immediately terminate any further direct or indirect contacts with our client. Please note that such prohibited contacts include, but are not limited to, all forms of communication by letter, phone, fax, email or any other means. This also includes any contact directly or indirectly with any employer, family member, friend, or other creditor of our client.

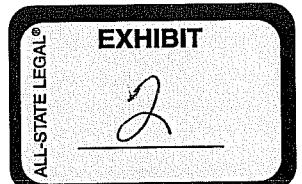
Upon receipt of this letter, any future direct or indirect contacts with our client will result in our office filing a claim against you under the Federal Fair Debt Collection Act, the Maryland Consumer Debt Collection Act, and any other available and applicable state or federal laws. If our client subsequently seeks relief under any Chapter of the United States Bankruptcy Code, then, and in that event, any pre-petition violations will be preserved for the benefit of the Bankruptcy Estate and vigorously pursued in United States Bankruptcy Court by the debtor and/or the Bankruptcy Trustee. If it becomes necessary to file any and all such claims, then please be advised and take due notice that our client will be seeking actual damages, statutory damages, reduction or loss of any bankruptcy claim filed by you and/or your client, and our reasonable attorney fees based on our hourly rate of \$350.00. You are also hereby placed on notice that if unlawful and illegal conduct persists or is egregious, then our client will also seek an award of punitive damages as may be determined at the discretion of the Bankruptcy Court.

In order to comply with the applicable laws, any further communications concerning our client and/or the subject debt must be directed to the **Law Offices of Andrew G. Wilson, II, P.C.** Be advised that any request for information will be addressed in a reasonable time period.

Sincerely,

Andrew G. Wilson, II, P.C.  
Attorney for the Consumer Debtor

The Law Office of Andrew G. Wilson, II, P.C. designated as a Federal Debt Relief Agency by an Act of Congress and the President of the United States, has proudly assisted the consumers seeking relief under the US Bankruptcy Code for over 30 years.



**ANDREW G. WILSON, II, P.C.**

**Attorneys at Law**  
275 West Street • Suite 216  
**ANNAPOLIS, MARYLAND 21401**  
Telephone (410) 626-6111 • Facsimile (410) 267-8072  
Federal ID # 52-2091361

October 10, 2007

North American Bancard  
969 Chicago Road  
Troy, MI 48083

**LEGAL NOTICE OF REPRESENTATION OF CONSUMER DEBTOR**

**In the Matter of:**

Meadows, Roger J. Jr.  
402 N. Hammonds Ferry Road  
Linthicum, MD 21090  
Debtor SS# : --- --8767  
Chapter: 7  
File Date: 8/13/2007  
Case No. 07-17579  
Your Account or File No: 8788290055753

Dear Sir or Madam:

Please be advised that the consumer debtor in the matter referenced above has retained the services of the Law Offices of Andrew G. Wilson, II, P.C. to assist in the matter of debt relief. The purpose of this letter is to provide you with written notice that our client is in fact and in law **REPRESENTED BY AN ATTORNEY**. My client's bankruptcy filing information is shown above. As a result of this notice, and pursuant to Section 1692(b)(6) of Title 15 of the United States Code and Section 14-201 et seq. of the Maryland General Statutes, you are to immediately terminate any further direct or indirect contacts with our client. Please note that such prohibited contacts include, but are not limited to, all forms of communication by letter, phone, fax, email or any other means. This also includes any contact directly or indirectly with any employer, family member, friend, or other creditor of our client.

Upon receipt of this letter, any future direct or indirect contacts with our client will result in our office filing a claim against you with any available and applicable state or federal laws. You are also hereby placed on notice that if unlawful and illegal conduct persists or is egregious, then our client will also seek an award of punitive damages as may be determined at the discretion of the Bankruptcy Court.

In order to comply with the applicable laws, any further communications concerning our client and/or the subject debt must be directed to the **Law Offices of Andrew G. Wilson, II, P.C.**

Sincerely,

Andrew G. Wilson, II  
Attorney for the Consumer Debtor

AGW/cg

*The Law Office of Andrew G. Wilson, II, P.C., designated as a Federal Debt Relief Agency by an  
of Congress and the President of the United States, has proudly assisted consumers seeking re-  
under the US Bankruptcy Code for over 30 years.*

**EXHIBIT**

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Attn: Roger Meadows  
Action Automotive Svc Ctr  
201 Holsum Way  
Glen Burnie MD 21060-6526

RE: 8788290055753

December 24, 2007

Dear Contact Name:

Your Merchant Agreement with North American Bancard, Global Payments, and HSBC Bank, is now in **default**. You have received previous notices regarding these unpaid fees and payment has not been received as of this date.

You entered into a Service Agreement with **North American Bancard**, which has been executed and personally guaranteed by you. North American Bancard has delivered on our contractual commitments, and we are asking you to do the same.

This is a **final demand for payment** for the amounts owed as indicated:

Fees Due:	\$ 280.11.00
Equipment Costs:	\$ 0.00
Contract Fees:	\$ 665.00

You may send a money order or certified bank check for the past due fees to bring your account current, to the address listed below, and to the attention of Mr. Hall. Payment must be received within **ten (10) business days**. Please remit the above amount of \$ 945.11.00 to **North American Bancard** upon receipt of this letter.

If no payment is received by the deadline, your account will be forwarded to an outside collection agency where attorney fees, court cost, and collection fees may increase the amount due. We may also report your business and personal information to **MasterCard** and you will be placed on the **Terminated Merchant File (TMF)** for violation of your merchant agreement. This may jeopardize your ability to accept payment card transactions of all types in the future. Additionally, we will be forced to report this delinquent balance to the national **credit reporting agencies (Equifax, Experian, and Trans Union)**.

Please govern your self accordingly.

Sincerely,

Collection Department  
1-800-226-2273 Ext: 1407

969 Chicago Rd Troy, Michigan 48083  
1-800-BANCARD \* (248) 269-6000 \* [www.nabancard.com](http://www.nabancard.com)

EXHIBIT

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ALL-STATE LEGAL®